Case 18-11532-VFP Doc 47 Filed 04/08/18 Entered 04/09/18 00:32:48 Desc Imaged Certificate of Notice Page 1 of 12

Last revised: August 1, 2017

### UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

In Re:			Case No.:	18-11532 (VFP)
YONG SUCK LEE,			Judge:	Vincent F. Papalia
Debt	or(s)			
	С	hapter 13 Plan and I	Motions	
☐ Original		Modified/Notice Required	d	Date:April 2, 2018
☐ Motions Included	d 🛛	Modified/No Notice Requ	uired	
		BTOR HAS FILED FOR F TER 13 OF THE BANKRI		
	Y	OUR RIGHTS MAY BE A	FFECTED	
You should read these papers of or any motion included in it must plan. Your claim may be reduce be granted without further notice confirm this plan, if there are no to avoid or modify a lien, the lien	proposed by the arefully and discu- file a written object, modified, or el- or hearing, unlestimely filed object avoidance or modified or modify the lithe collateral or to	Debtor. This document is the set them with your attorney. Section within the time frame set iminated. This Plan may be does written objection is filed be tions, without further notice. Section is the debtor need not file or reduce the interest rate. Ar	ne actual Plan propo Anyone who wishes stated in the <i>Notice</i> . confirmed and becon efore the deadline sta See Bankruptcy Rula lely within the chapte a a separate motion on an affected lien creditor	osed by the Debtor to adjust debts. It is to oppose any provision of this Plan Your rights may be affected by this me binding, and included motions may leated in the Notice. The Court may be 3015. If this plan includes motions are 13 confirmation process. The plan or adversary proceeding to avoid or
THIS PLAN:				
☐ DOES ☒ DOES NOT CONTIN PART 10.	TAIN NON-STAN	DARD PROVISIONS. NON-	STANDARD PROVI	ISIONS MUST ALSO BE SET FORTH
				ALUE OF COLLATERAL, WHICH TOR. SEE MOTIONS SET FORTH IN
☐ DOES ☒ DOES NOT AVO SEE MOTIONS SET FORTH IN			/, NONPURCHASE-	-MONEY SECURITY INTEREST.
Initial Debtor(s)' Attorney: /S/AN	Initia	Il Debtor:/s/YSL	Initial Co-Debtor: _	

## Case 18-11532-VFP Doc 47 Filed 04/08/18 Entered 04/09/18 00:32:48 Desc Imaged Certificate of Notice Page 2 of 12

To date, the Debtor has paid \$2,200.00 into the Chapter 13 Plan; and

Part 2: Adequate Protection ⊠ N	IONE						
	a. Adequate protection payments will be made in the amount of \$ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to (creditor).						
b. Adequate protection payments will be made in the amount of \$ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: (creditor).							
	Administrative Expenses)						
	be paid in full unless the creditor agree						
Creditor	Type of Priority	Amount to be P					
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE					
ATTORNEY FEE BALANCE MSPC	ADMINISTRATIVE	BALANCE DUE: \$any additional awarded by the Co					
DOMESTIC SUPPORT OBLIGATION	N/A	N/A					
<ul><li>b. Domestic Support Obligations</li><li>Check one:</li><li>☒ None</li></ul>	s assigned or owed to a governmental ા	unit and paid less	than full amount:				
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):							
Creditor	Type of Priority	Claim Amount	Amount to be Paid				
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:						

ŀ	Part 4: Secured	Claims									
	a. Curing Default and Maintaining Payments on Principal Residence: NONE  The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:										
(	Creditor	Collate Type o		Arrearage			rest Rate on earage	Amour Paid to (In Pla	Creditor	Р	egular Monthly ayment Dutside Plan)
ı	o. Curing and Ma	intainin	g Payments	on Non-P	rincipal Re	esid	ence & other l	oans or	rent arrear	s:	⊠ NONE
	The Debtor will pay debtor will pay dire										
	Creditor		ateral or e of Debt	Arreara	ge	Interest Rate on Arrearage		Amount to be Paid to Creditor (In Plan)			Regular Monthly Payment (Outside Plan)
c. Secured claims excluded from 11 U.S.C. 506: NONE											
The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:											
	Name of Credi	tor	Colla	teral							ough the Plan Calculation

d. Re	quests	for val	uation of	f security,	Cram-down,	Strip O	ff & Ii	nterest	Rate Ac	ljustments	⊠ ı	NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

	the appropriate motion to be filed under Section 7 of the Plan.								
Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid		
secured claim sha	2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.								
e. Surrend	e. Surrender 🗆 NONE								

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Toyota Motor Credit Co. (lease)	2017 Lexus GX460	\$48,325.00	\$0.00 - to be surrendered in full satisfaction of any and all claims

#### f. Secured Claims Unaffected by the Plan $\square$ NONE

The following secured claims are unaffected by the Plan:

BMW Financial Services (2015 BMW 535)

## Case 18-11532-VFP Doc 47 Filed 04/08/18 Entered 04/09/18 00:32:48 Desc Imaged Certificate of Notice Page 6 of 12

g. Secured Claims to	be Paid in	Full Through	h the Plan: 🛛 NONE			
Creditor		Col	lateral			ount to be ough the Plan
Part 5: Unsecured (	Claims □	NONE				
a. Not separate	ly classifi	ed allowed no	n-priority unsecured cla	aims shall be paid	d:	
☐ Not less th	an \$		to be distributed pro ra	ta		
⋈ Not less th	an	100 po	ercent			
□ <i>Pro Rata</i> d	istribution	from any rema	aining funds			
b. Separately cla	assified ur	nsecured clair	ms shall be treated as f	ollows:		
Creditor		Basis for Sep	parate Classification	Treatment		Amount to be Paid
Internal Revenue Service (IRS) (Proof of Claim 7)  The Debto in Compro \$59,465.0 "Original A met the pa However, file and pa			erred into a pre-petition Offer (the "OIC") on the ned by the IRS (the tt"). Pre-petition, the Debtor t provisions for the OIC. the OIC, the Debtor must axes timely for 5 years the the IRS accepted the	\$0.00 (Subject to the Debtor's continued compliance with the OIC's Compliance Provision)		
			liance Provision").	Amount, less payme	ents made.	
Part 6: Executory C	ontracts a	and Unexpire	d Leases ☐ NONE			
(NOTE: See time property leases in this I		set forth in 1	1 U.S.C. 365(d)(4) that	may prevent assi	umption of	non-residential real
All executory cor the following, which are			ases, not previously reje	ected by operation	n of law, aı	re rejected, except
Creditor	Arrears to Plan	be Cured in	Nature of Contract or Lease	Treatment by	Debtor	Post-Petition Payment
Toyota Motor Credit Co.	\$0.00		Leased vehicle (2017 Lexus GX460)	Rejected		\$0.00
BMW Financial Services	\$0.00		Leased vehicle (2015 BMW 535)	Assumed		\$160.00

Part 7: Motion	Part 7: Motions ⊠ NONE										
NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, <i>Notice of Chapter 13 Plan Transmittal</i> , within the time and in the manner set forth in D.N.J. LBR 3015-1. A <i>Certification of Service</i> , <i>Notice of Chapter 13 Plan Transmittal and valuation</i> must be filed with the Clerk of Court when the plan and transmittal notice are served.											
a. Motion	to Avoid L	iens Und	der 11.	U.S.C.	Section	522	(f). 🛭 NONE				
The Debto	or moves to a	void the	followi	ng liens	s that im	pair e	exemptions:				
Creditor	Natur Colla		Type o	f Lien	Amount Lien	of	Value of Collateral	Amount of Claimed Exemption	Sum of Other Against Proper	Liens st the	Amount of Lien to be Avoided
b. Motior	n to Avoid L	iens and	d Recla	assify C	Claim fro	om S	ecured to Con	npletely Unse	cured	. 🛭 N	ONE
The Debto Part 4 above:	The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:										
Creditor	Collateral	Sched Debt	uled	Total Collat Value		Sur	perior Liens	Value of Creditor's Interest in Collateral		Total A Lien to Reclas	

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☑ NONE								
	The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:							
Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured			
Part 8: Other	Plan Provis	sions						
a. Vesting	of Property	of the Estate	<b>;</b>					
⊠ Up	on confirma	tion						
☐ Up	on discharg	е						
b. Payme	ent Notices							
Creditors and Debtor notwithstand		•		nay continue to mail customar	y notices or coupons to the			
	of Distribut							
	_	shall pay allow Trustee comm	wed claims in the	following order:				
, i	_	gal Fees and Cost						
	rity Unsecured							
/	ured Claims							
5) Gener <b>d. Post-F</b>	5) General Unsecured Claims d. Post-Petition Claims							
The Stand	ding Trustee	⊠ is, □ is n	ot authorized to p	ay post-petition claims filed pu	rsuant to 11 U.S.C. Section			
1305(a) in the ar	mount filed b	y the post-pet	ition claimant.					

Part 9: Modification ⊠ NONE							
If this Plan modifies a Plan previously filed in this case, complete the information below.  Date of Plan being modified: February 22, 2018 (Docket No. 31)							
Explain below <b>why</b> the plan is being modified:  To reflect separate classification of the IRS' proof of claim (No. 7) due to the Debtor's pre-petition payment of his Offer in Compromise ("OIC") with the IRS, which OIC includes a Compliance Provision that the IRS requires be preserved through this Chapter 13 Plan.  Explain below <b>how</b> the plan is being modified:  Part 5(b) of the Plan is modified to reflect the Debtor's separate classification of the IRS' proof of claim; reflecting that \$0.00 to be paid the IRS through the Plan, but preserving the IRS' rights subject to the Debtor's continued compliance with the OIC's Compliance Provision.							
Are Schedules I and J being filed simultaneously with	Are Schedules I and J being filed simultaneously with this Modified Plan?   Yes   No						
Part 10: Non-Standard Provision(s): Signatures Requi	ired						
Non-Standard Provisions Requiring Separate Signatu	ires:						
⊠ NONE							
☐ Explain here:							
Any non-standard provisions placed elsewhere in this	plan are void.						
The Debtor(s) and the attorney for the Debtor(s), if any	y, must sign this Certification.						
I certify under penalty of perjury that the plan contains this final paragraph.	s no non-standard provisions other than those set forth in						
Date:April 3, 2018	/s/Angela Nascondiglio Attorney for the Debtor						
Date: April 3, 2018	/s/Yong Suck Lee Debtor						
Date:	Joint Debtor						

## Case 18-11532-VFP Doc 47 Filed 04/08/18 Entered 04/09/18 00:32:48 Desc Imaged Certificate of Notice Page 10 of 12

Signatures	
The Debtor(s) and the attorney for the Debtor(s), if any, must sign	this Plan.
Date: April 3, 2018	/s/Angela Nascondiglio Attorney for the Debtor
I certify under penalty of perjury that the above is true.	
Date: April 3, 2018	/s/Yong Suck Lee Debtor
Date:	Joint Debtor

# Case 18-11532-VFP Doc 47 Filed 04/08/18 Entered 04/09/18 00:32:48 Desc Imaged Certificate of Notice Page 11 of 12 United States Bankruptcy Court District of New Jersey

In re: Yong Suck Lee Debtor

517326240\* 517326239\*

Case No. 18-11532-VFP Chapter 13

### **CERTIFICATE OF NOTICE**

District/off: 0312-2 User: admin Page 1 of 2 Date Rcvd: Apr 06, 2018 Total Noticed: 27 Form ID: pdf901

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2018.	
db	+Yong Suck Lee, 22 McCain Court, Closter, NJ 07624-2304
	g , , , , , , , , , , , , , , , , , , ,
aty	+Dean R. Prober, Prober & Raphael, A Law Corporation, 20750 Ventura Boulevard, Suite 100,
	Woodland Hills, CA 91364-6207
517297498	#+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517297499	+Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517297501	+Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517326235	+National Bankruptcy Services.com, LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
517297502	+Newmax Trading Corp., c/o Joseph Collini, Esq., Emolo & Collini, 375 Broadway,
311231302	Paterson, NJ 07501-2294
517315013	+Newmax Trading Corp., c/o Joseph E. Collini, Esq., Emolo & Collini, Esqs., 375 Broadway,
51/315013	Paterson, NJ 07501-2294
517326237	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
	TRENTON NJ 08646-0245
	(address filed with court: State of New Jersey, Division of Taxation, Compliance Activity,
	PO Box 245, Trenton, NJ 08695-0245)
517297506	++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
317237300	(address filed with court: Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408)
F172222	
517322825	+Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
	Addison, Texas 75001-9013
517326242	+Toyota Motor Credit Corporation, P.O. Box 9013, Addison, TX 75001-9013
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.	
smg	E-mail/Text: usanj.njbankr@usdoj.gov Apr 06 2018 22:45:34 U.S. Attorney, 970 Broad St.,
-	Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 06 2018 22:45:31 United States Trustee,
23	Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
	Newark, NJ 07102-5235
ax	+E-mail/PDF: acg.acg.ebn@americaninfosource.com Apr 06 2018 22:49:02
cr	
	BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave,
E1E206000	Oklahoma City, OK 73118-7901
517326228	+E-mail/PDF: acg.acg.ebn@americaninfosource.com Apr 06 2018 22:49:36
	AIS Portfilio Services, LP, Attn: BMW Financial Services NA LLC Dept, 4515 N Santa Fe Ave.,
	Dept. APS, Oklahoma City, OK 73118-7901
517326229	+E-mail/PDF: acg.acg.ebn@americaninfosource.com Apr 06 2018 22:49:02
	AIS Portfolio Services, LP, Attn: BMW Financial Services NA LLC Dept, 4515 N Santa Fe Ave.,
	Dept. APS, Oklahoma City, OK 73118-7901
517363045	E-mail/PDF: ais.bmw.ebn@americaninfosource.com Apr 06 2018 22:49:05
	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
517297500	E-mail/PDF: ais.bmw.ebn@americaninfosource.com Apr 06 2018 22:49:06 Bmw Financial Services,
	Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016
517311986	+E-mail/PDF: acg.acg.ebn@americaninfosource.com Apr 06 2018 22:49:02
317311700	BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS,
	Oklahoma City, OK 73118-7901
517326234	
31/320234	
E18204868	PO Box 7346, Philadelphia, PA 19101-7346
517394767	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 06 2018 22:49:38
	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517407031	E-mail/Text: bnc-quantum@quantum3group.com Apr 06 2018 22:45:23
	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517297503	+E-mail/PDF: gecsedi@recoverycorp.com Apr 06 2018 22:49:34 Syncb/Nautilus,
	Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517297505	+E-mail/PDF: gecsedi@recoverycorp.com Apr 06 2018 22:49:00 Syncb/Sony Financial,
	Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517297504	+E-mail/PDF: gecsedi@recoverycorp.com Apr 06 2018 22:49:17 Syncb/safavieh Home Fu,
	Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517300098	+E-mail/PDF: gecsedi@recoverycorp.com Apr 06 2018 22:49:35 Synchrony Bank,
317300070	c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
	TOTAL: 15
	TOTAL: 13
	***** DVDACCED DECIDIENTS (undeliverable * duplicate) *****
F1720C020:	***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
517326232*	
	(address filed with court: Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608,
	Dublin, OH 43016)
517311987*	+BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS,
	Oklahoma City, OK 73118-7901
517326230*	+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517326231*	
517326233*	
517326236*	
	Paterson, NJ 07501-2294
517326238*	· ·
517326240*	

+Syncb/Sony Financial, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 +Syncb/safavieh Home Fu, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

#### Case 18-11532-VFP Doc 47 Filed 04/08/18 Entered 04/09/18 00:32:48 Desc Imaged Certificate of Notice Page 12 of 12

District/off: 0312-2 User: admin Page 2 of 2 Date Rcvd: Apr 06, 2018

Form ID: pdf901 Total Noticed: 27

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

517326241\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 (address filed with court: Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408) TOTALS: 0, \* 10, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2018 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2018 at the address(es) listed below:

on behalf of Creditor Denise E. Carlon Toyota Lease Trust dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Jessica M. Minneci on behalf of Debtor Yong Suck Lee jminneci@middlebrooksshapiro.com

Joseph E Collini on behalf of Creditor Newmax Trading Corp emcolaw@optonline.net

Joseph E Collini on behalf of Plaintiff Newmax Trading Corp emcolaw@optonline.net

Joseph E Collini on behalf of Creditor Sang Pak emcolaw@optonline.net

Joseph E Collini on behalf of Plaintiff Sang Pak emcolaw@optonline.net
Joseph M. Shapiro on behalf of Debtor Yong Suck Lee jshapiro@middlebrooksshapiro.com

Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@blankrome.com,

bkgroup@kmllawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

Melinda D. Middlebrooks on behalf of Debtor Yong Suck Lee middlebrooks@middlebrooksshapiro.com, melindamiddlebrooks@gmail.com Melinda D. Middlebrooks

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11